

**UNITED STATES BANKRUPTCY COURT**

SOUTHERN DISTRICT OF NEW YORK  
POUGHKEEPSIE DIVISION

In re: NEIL C. BRESCIA  
NEREIDA BRESCIA  
Debtor(s)

Case No.: 13-36727-CGM-13

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

KRISTA M. PREUSS, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2013.
- 2) The plan was confirmed on 09/25/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/01/2018.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 88.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 28,949.00.
- 10) Amount of unsecured claims discharged without full payment: 87,560.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$24,017.60
Less amount refunded to debtor:	\$0.00
<b>NET RECEIPTS:</b>	<b>\$24,017.60</b>

**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,500.00
Court Costs:	\$0.00
Trustee Expenses and Compensation:	\$1,363.80
Other:	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$3,863.80</b>
Attorney fees paid and disclosed by debtor:	\$3,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
AMERICAN EXPRESS	Unsecured	NA	NA	NA	.00	.00
AMERICAN EXPRESS	Unsecured	4,129.00	NA	NA	.00	.00
AMERICAN EXPRESS TRAVEL RELATED	Unsecured	4,129.00	4,129.48	4,129.48	789.61	.00
ANTIO, LLC	Unsecured	10,617.00	10,617.63	10,617.63	2,030.21	.00
ANTIO, LLC	Unsecured	10,815.00	10,815.91	10,815.91	2,068.11	.00
CHASE BANK USA NA	Unsecured	NA	NA	NA	.00	.00
CHASE/CIRCUIT CITY	Unsecured	NA	NA	NA	.00	.00
COMEINTY BANK/VCTRSS	Unsecured	NA	NA	NA	.00	.00
COMENITY BANK/AVENUE	Unsecured	NA	NA	NA	.00	.00
COUNTY OF ORANGE	Other	NA	7,818.51	7,818.51	.00	.00
CREDIT AMERICA	Unsecured	NA	NA	NA	.00	.00
DFS/WEBBANK	Unsecured	418.00	NA	NA	.00	.00
DISCOVER BANK	Unsecured	7,573.00	7,944.00	7,944.00	1,518.97	.00

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DISCOVER BANK	Unsecured	8,606.00	9,135.08	9,135.08	1,746.73	.00
DISCOVER FINANCIAL S	Unsecured	8,606.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	Unsecured	7,573.00	NA	NA	.00	.00
GECRB/LOWES	Unsecured	775.00	NA	NA	.00	.00
GECRB/OLD NAVY	Unsecured	NA	NA	NA	.00	.00
GECRB/OLD NAVY DC	Unsecured	4,112.00	NA	NA	.00	.00
GECRB/WALMART	Unsecured	NA	NA	NA	.00	.00
GECRB/WALMART	Unsecured	NA	NA	NA	.00	.00
GMFINANCIAL	Unsecured	NA	NA	NA	.00	.00
HOMEWARD RESIDENTIAL	Unsecured	NA	NA	NA	.00	.00
HOMEWARD RESIDENTIAL	Unsecured	NA	NA	NA	.00	.00
HSBC RETAIL SERVICES	Unsecured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Other	NA	205.71	205.71	.00	.00
INTERNAL REVENUE SERVICE	Other	3,601.00	9,926.00	9,926.00	.00	.00
INTERNAL REVENUE SERVICE	Priority	NA	6,359.16	6,359.16	6,359.16	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	63.27	63.27	12.11	.00
INTERNAL REVENUE SERVICE	Unsecured	3,601.00	NA	NA	.00	.00
JP MORGAN CHASE BANK	Unsecured	NA	NA	NA	.00	.00
JP MORGAN CHASE BANK	Unsecured	NA	NA	NA	.00	.00
KOHLS/CAPITAL ONE	Unsecured	NA	NA	NA	.00	.00
LVNV FUNDING, LLC	Unsecured	NA	617.06	617.06	118.17	.00
MACY'S/DSNB	Unsecured	NA	NA	NA	.00	.00
MUNICIPAL CREDIT UNI	Unsecured	NA	NA	NA	.00	.00
MUNICIPAL CREDIT UNI	Unsecured	NA	NA	NA	.00	.00
MUNICIPAL CREDIT UNI	Unsecured	NA	NA	NA	.00	.00
MUNICIPAL CREDIT UNION	Unsecured	14,076.00	14,311.59	14,311.59	2,736.52	.00
NEW CENTURY MORTGAGE	Unsecured	NA	NA	NA	.00	.00
NEW CENTURY MORTGAGE	Unsecured	NA	NA	NA	.00	.00
NISSAN-INFINITI LT	Secured	NA	7,753.73	.00	.00	.00
NISSAN-INFINITI LT	Unsecured	NA	NA	NA	.00	.00
OCWEN LOAN SERVICING, LLC	Secured	221,814.00	233,892.02	.00	.00	.00
OCWEN LOAN SERVICING, LLC	Secured	42,265.00	NA	NA	.00	.00
OCWEN LOAN SERVICING, LLC	Unsecured	NA	NA	NA	.00	.00
OCWEN LOAN SERVICING, LLC	Unsecured	NA	NA	NA	.00	.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	775.00	827.22	827.22	158.42	.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	4,112.00	4,479.55	4,479.55	856.55	.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	4,535.00	4,838.75	4,838.75	925.22	.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	3,522.00	3,785.21	3,785.21	723.77	.00
RADIO SHACK/CBNA	Unsecured	NA	NA	NA	.00	.00
RESURGENT CAPITAL SERVICES	Unsecured	418.00	555.00	555.00	106.15	.00

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RJM ACQUISITIONS	Unsecured	NA	21.43	21.43	4.10	.00
SAXON MORTGAGE SERVI	Unsecured	NA	NA	NA	.00	.00
SAXON MORTGAGE SERVI	Unsecured	NA	NA	NA	.00	.00
TD AUTO FINANCE	Unsecured	NA	NA	NA	.00	.00
TD AUTO FINANCE	Unsecured	NA	NA	NA	.00	.00
WFFNB/RAYMOUR & FLAN	Unsecured	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	Claim Allowed	Principal Paid	Interest Paid
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Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	.00	.00	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	6,359.16	6,359.16	.00
<b>TOTAL PRIORITY:</b>	6,359.16	6,359.16	.00

<b>GENERAL UNSECURED PAYMENTS:</b>	90,091.40	13,794.64	.00
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**Disbursements:**

Expenses of Administration:	\$3,863.80
Disbursements to Creditors:	\$20,153.80

<b>TOTAL DISBURSEMENTS:</b>	\$24,017.60
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/12/2020

By: /s/KRISTA M. PREUSS

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.